

October 17, 2008
PUBLIC NOTICE # 2008-42

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
October 17, 2008

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-12862	0012	AIG CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-12875	0012	AIG CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-12801		ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.3
08-12885		ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
08-12754		AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-MERCANTILE	
08-12751		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	MANUAL	INLAND MARINE GUIDE	
08-12769		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
08-12771		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
08-12820		AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	MISCELLANEOUS	NEW PROGRAM	PERSONAL FINANCE PROTECTION	0
08-12806	0111	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12869	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-12863	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-12876	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-12807	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12870	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-12773		ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-12864	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-12877	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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08-12755		CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ASSOCIATION LIABILITY POLICY	
08-12855		CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIDELITY	RATE	ASSOCIATION LIABILITY	-15.4
08-12874		CONTINENTAL CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	ASSOCIATION LIABILITY	
08-12795		CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRODUCTS LIABILITY	0
08-12817		CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
08-12850		CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-12830		DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTORS AND TRACT HOMEBUILDERS	0
08-12857	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
08-12766	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OCP LIAB AND RRP LIABILITY	0
08-12813		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12838		EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	RISK MANAGED AGRIBUSINESS	0
08-12796	0038	FEDERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MASTERPIECE	
08-12871	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-12856		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SPECIAL CONTRACTORS	
08-12833	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
08-12808	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12809	0111	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12832		GOLDEN BEAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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08-12743	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
08-12802	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-12865	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-12878	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-12762		HUDSON INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	ARTICLES FLOATER	0
08-12866	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-12879	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-12834	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
08-12814		LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	COLLATERAL RECOVERY AND TOWING	
08-12835	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
08-12836	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
08-12837	0111	LM INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
08-12828	0660	MERCURY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08 - ALL PROGRAMS	
08-12889	0660	MERCURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08 - ALL PROGRAMS	
08-12851		MID-CENTURY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
08-12886	2978	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-3.9
08-12887	2978	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-3.9
08-12779		NATIONAL CASUALTY COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	

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08-12867	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-12880	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-12745	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
08-12803	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-12868	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-12881	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-12819		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM'L GENERAL LIABILITY	
08-12859	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-5.7
08-12860	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-5.7
08-12797	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MASTERPIECE	
08-12740		OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12858	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
08-12798	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MASTERPIECE	
08-12746	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
08-12804	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-12747	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
08-12805	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-12811	0155	PROGRESSIVE ADVANCED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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08-12812	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-12840		QBE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	CALIFORNIA HOSPITALITY INSURANCE	0
08-12810	0111	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12839		SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPORTS & LEISURE	
08-12752		SENECA INSURANCE COMPANY, INC.	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
08-12763		SENECA INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
08-12829		SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
08-12854		STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
08-12761		SUA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-9.4
08-12775	3098	TNUS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12776	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12852		TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	GUARANTEED AUTO PROTECTION	0
08-12884		TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	PERSONAL	FIRE	RULE CHANGE	PERSONAL DWELLING	0
08-12777	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-12815	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM'L GENERAL LIABILITY	
08-12882	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI	0
08-12816	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM'L GENERAL LIABILITY	
08-12883	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI	0

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08-12841		UNIGARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	ARF08 - VALUE PLUS AUTO	-10.76
08-12843	0796	UNIGARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08 - VALUE PLUS AUTO	
08-12831	0140	VICTORIA FIRE & CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-AFFINITY GROUP AND ASSOCIATION	
08-12891		VICTORIA FIRE & CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-AFFINITY AND ASSOCIATION GROUP	5.1
08-12799	0038	VIGILANT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MASTERPIECE	
08-12753		VIRGINIA SURETY COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	HEARING INSTRUMENT	0
08-12767	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OCP LIAB AND RRP LIABILITY	0
08-12768	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OCP LIAB AND RRP LIABILITY	0
08-12861	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	RATE	NONE	-5.7
08-12759		WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	12.49
08-12741		XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D&O CORNERSTONE MANAGEMENT	
08-12757		XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - D&O MANAGEMENT LIABILITY	
08-12872	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-12873	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

104 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS

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